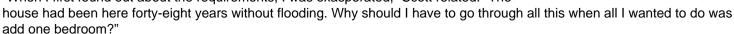


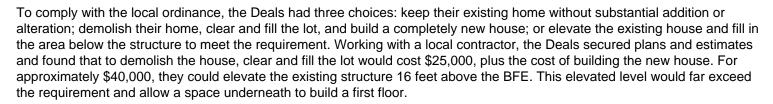
# **Elevated Family Home Pays Off**

## **Full Mitigation Best Practice Story**

## Indian River County, Florida

**Vero Beach, FL** - In 1998, Scott and Susan Deal decided to add a bedroom to their existing home for their growing family. But their building permit was denied. The local floodplain ordinance, adopted by the city, required that existing structures with the lowest floor built below the required base flood elevation (BFE) be elevated to or above the required BFE when substantial additions or alterations are to be done or if the structure has been substantially damaged. The Deal home was 1 foot below the required BFE. "When I first found out about the requirements, I was exasperated," Scott related. "The





The Deals chose to elevate their existing house, funding the project themselves. While preserving the 2,800 square feet of space, they built a first floor underneath that is 1 foot above the required BFE. "For an additional \$15,000, we gained 2,800 square feet, protected against flooding, and even kept the roof in place. We built a new whole roof over it," the Deals explained. Incorporating covered porches, steps, and architectural details created a well-integrated appearance. According to Scott, "From start to move-in date took 10 months, a lot of patience, and an excellent contractor."

Before we started this project, stated Scott, "We weren't flood conscious, flooding wasn't a problem. But now, with [Hurricane] Frances," he continued, shaking his head. "The others, who didn't [elevate their houses], it's sad, terrible, what happened. I'm talking flooding you have to clear out with a shovel. There's river mud a foot deep in some houses. Our house is the only one on the street with no flood damage. We're glad the floodplain [regulation] made us elevate the house, and avoided a loss or damage to our property and contents of at least \$45,000 from Hurricane Frances due to flooding. It was definitely worth it to raise the elevation."

#### **Activity/Project Location**

Geographical Area: Single County in a State

FEMA Region: Region IV

State: Florida

County: Indian River County

City/Community: Vero Beach



### **Key Activity/Project Information**

Sector: Private

Hazard Type: Flooding

Activity/Project Type: **Elevation, Structural** 

Activity/Project Start Date: **02/1998**Activity/Project End Date: **02/2004** 

Funding Source: Homeowner

#### **Activity/Project Economic Analysis**

Cost: \$40,000.00 (Estimated)

### **Activity/Project Disaster Information**

Mitigation Resulted From Federal

Disaster? No

Value Tested By Disaster? Yes

Tested By Federal Disaster #: No Federal Disaster specified

Year First Tested: 2004

Repetitive Loss Property? Unknown

### **Reference URLs**

Reference URL 1: http://www.floridadisaster.org/BRM

Reference URL 2: http://www.floodsmart.gov

#### **Main Points**

- Homeowners elevated home above base flood elevation (BFE)
- The Deals chose to elevate their existing house, funding the project themselves. While preserving the 2,800 square feet of space, they built a first floor underneath that is 1 foot above the required BFE. "For an additional \$15,000, we gained 2,800 square feet, protected against flooding, and even kept the roof in place."
- With their new elevated home, the Deals were the only ones on their block who didn't experience damage from Hurricane Frances.